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It's a Family Affair: Low-Income Children's Perspectives on Parental Work

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In 2003/4, there were over 3.5 million children living below the poverty line in the UK (Flaherty et al 2004). The economic well-being of these children is a key target for current government policy (Cm. 4445, 1999). Children living in lone-parent households are at particular risk of experiencing poverty, with around half of all children living in lone-parent families living in income poverty (Palmer et al, 2005). A central factor in the likelihood of these children experiencing poverty is whether or not their parent works. Although there have been some increased financial support for children in workless families, Labour's key policy goal has been focused on reducing child poverty through welfare to work measures such as the introduction of Child and Working Tax Credits and the operation of New Deal for Lone Parents (NDLP). These policies form significant elements in the government's drive towards increasing lone-parent employment to 70 per cent by 2010 and eliminating child poverty by 2020 (Thurley, 2003; Cm 4445, 1999).

Underpinning these two policy objectives is an assumption that employment is the best route out of poverty for children and their families. In a speech on welfare reform in 2002, Tony Blair argued that for children in lone-parent households 'Those children's best chance of a better future is for their parents to find routes into work' (Blair, 2002). Blair's policy focus is on future outcomes, the impact of poverty and worklessness on the child as a future adult in line with a 'child-centred social investment strategy' (Esping-Anderson, 2002). This positions the child as the 'citizen-worker' of the future rather than the 'citizen-child' of the present, and this can have profound implications for children's lives, and the quality of childhood they might experience (Lister, 2003; Prout, 2000). However, the impact of child poverty and parental employment are felt not just in future adulthood, but crucially in childhood itself. So how children manage and make sense of these experiences is vital to understanding and addressing childhood disadvantage.

Much research into working family life has tended to focus on the experience of parent's as workers and the challenges that employment can pose for working mothers, particularly for lone mothers entering the labour market (Harries and Woodfield, 2002; Woodland et al, 2003; Dex, 2003;). There has been considerably less research that explores parental employment from a child's perspective (for some exceptions see Galinsky, 1999; Lewis, 2001; Nasman, 2003). We know from previous research with children that poverty in childhood can be a damaging and isolating experience. It can have a profound effect on children's health, education, social and material well-being, threatening the quality of childhood that children experience and impinging on their welfare as future adults (Ridge, 2002; Bradshaw, 2002). However, we know far less about how children might experience and interpret their mother's employment or the impact it has upon their everyday lives as children and as active

family members. This is especially the case for low-income children and children living in lone-parent households.

To explore these issues this article presents new empirical findings from a qualitative, longitudinal study of low-income working family life begun in 2004. The study involves interviews with 50 low-income lone mothers and 61 of their children. The aims of the study are to explore the impact of maternal employment on family life and living standards over time. One of the values of the study is that it provides a holistic insight into low-income working family life by engaging with children as well as their mothers. The article will focus on children's accounts of their lives both before and after their mother's took up paid employment. It will draw on their subjective understandings of their everyday lives and highlight their accounts of their experiences at home and at school. In doing so it will provide unique insights into how low-income children negotiate their lives and experiences and their contribution to sustaining family cohesion around issues of work and care.

It is important to keep in mind that the children in this study live in low-income lone-mother households, where economic status and family structure may have an impact on how children and mothers construct their identity and develop their relationships as a family. Poverty can restrict children's social environments and limit access to economic and material resources (Daly and Leonard, 2002; Ridge, 2002). In addition, children in lone-mother households may have developed particularly close supportive and caring relationships with their mothers (Brannen et al; 2000; Smart, Neale and Wade, 2001). Listening to children's narratives of family life and employment is to enter a new terrain, one that challenges our previous assumptions about children's roles within their families.

The research study

This is a longitudinal research study and the families (mothers and children) have been interviewed twice between 2004 and 2005. The article draws on findings from the first round of interview data from the 61 children. The children were aged between 8 and 14¹ years of age and their mothers had all left Income Support (or Job Seekers Allowance) within the previous 12 months to enter paid employment supported by Tax Credits². There were 31 girls and 30 boys in the study, six children came from minority ethnic backgrounds and a further five had dual heritage. Interviews were carried out in various regions of England, both urban and rural, and included areas in the North, Midlands and Southwest.

The fifty mothers in the study had left Income Support or Jobseekers Allowance between October 2002 and October 2003, and entered employment of 16 or more hours per week. By the time of interview in 2004, seven of the mothers were out of work again, five were expecting their jobs to end soon, six had changed jobs, and two had taken substantial time off. Of the 50 families in the sample nearly half (23) had experienced some form of change in their employment circumstances since they initially left Income Support (Millar, forthcoming). This range of experiences and

¹ A few children had aged up to 15 by the time of interview and were included in the sample.

² The research is funded by the ESRC (Reference RES-000-23-1079). The sample was drawn from Inland Revenue records of tax credit recipients and we are grateful to the Inland Revenue for their help in this.

outcomes give an indication of the challenges and uncertainties that a move into employment presented for these families at this time.

The first half of the article explores children's recollections of their lives at home and at school prior to their mother's move into employment - when their families were receiving Income Support (or JSA) payments. It then engages with their experiences and perceptions of their lives following their mother's employment. The article focuses on several key issues for children:

1. Their perceptions of the difference their mother's employment has made to their lives
2. How they feel about their mother's employment
3. Mediating factors in their experiences
4. How children negotiate and manage changes in their family lives
5. How children would feel if their mothers left the labour market

Children's accounts of their lives before their mother's employment

Previous research with low-income children has shown that the repercussions of poverty are felt throughout their social and familial lives (Ridge, 2002). In particular, experiencing a low-income childhood in an affluent society can have a profound effect on children's social confidence and well-being, especially when they suffer restricted opportunities for social participation and struggle for inclusion in the everyday expectations and activities that are available to their more affluent peers (Shropshire and Middleton, 1999; Ridge, 2002; Daly and Leonard, 2002). 'Fitting in' and joining in' with peer groups are key elements in the construction of a satisfactory childhood and are a main preoccupation for children who are poor.

Although most of the mothers were employed at the time of the interview, children's experiences prior to their mother's employment were still very fresh in their minds, and they were able to recall with great clarity how the effects of economic and material deprivation had permeated their lives. Many key elements of childhood social exclusion were identified, including concerns about having no money, difficulties accessing transport and exclusion from many of the everyday activities and services that more affluent children take for granted. The stigma of poverty, a fearfulness of being seen as poor and somehow identified as 'other' by their peers, was also present in children's accounts.

Many children expressed concerns that their friends were able to do more than them, and their accounts revealed the intense vulnerability that children can feel when they feel in danger of being left out. Here is Angie (14) talking about how she felt when her mum wasn't working

Angie: 'At that time we didn't have no money, yeah, because it was real hard just to do anything. Cus all our mates would be doing everything and we'd think, 'Oh, I want to do that'. But we'd try and ask mum, but then we'd think 'No, because what if she says, 'well look I've only got a bit of money' Then we'd feel guilty for asking, so we didn't ask'

Angie highlights how some low-income children, trapped between the demands of childhood and the tensions and restrictions within low-income families, manage to contain their own needs and desires in an attempt to protect their parents and relieve

financial pressures within their families (Shropshire and Middleton, 1999; Ridge, 2002).

Making and sustaining an adequate social and academic profile within school was also a challenge for children. Previous research with low-income children has revealed the intense social and academic pressures that children experience at school and the dangers for children of experiencing exclusion within schools (Ridge, 2002). As in previous studies many children reported difficulties buying books and equipment, going on school trips and activities, and being able to feel included in the overall social and academic environments of their schools.

Although in general children's narratives about their lives prior to their mother's employment were unerringly negative a few children identified more positive aspects of family life on Income Support. This is Roshan (12) talking about how he felt before his mum was working,

Roshan: *'It was good because she spent lots of time with me, but then the bad thing was that you couldn't do anything at that time because there was no money coming in. You had to limit on stuff. Using the gas and everything really, it wasn't good in that way. But it was good 'cos my mum was staying with me'*

Some of the positive aspects of life before employment may well reflect the changes that children have since experienced. In particular the issue of time is a major concern for children and for some, such as Roshan, there are difficult trade offs to be made between the better financial status that can come with employment and the value and quality of time available within families.

The restrictions of life on Income Support for children was reflected not just in children's accounts looking back but also in the accounts of children whose mothers had since left the labour market and returned to Income Support. Eleven children were in families where mothers had been unable to sustain employment for a variety of reasons and had left the labour market. These children were not showing the increased signs of well-being and buoyancy that was evident amongst the other children and they expressed renewed fears about social exclusion and difference. The impact of these repeated moves on children's well-being is still little known or understood. For these children their mother's attempts to enter the labour market had resulted in an increased sense of loss and insecurity overlaid with the added experience of disappointment. For children like Louise (13) their mother's unemployment was also accompanied with a drop in perceived status.

Louise: *'I felt like poor, but I didn't dare tell my friends cus it'd be embarrassing, cus like all my other friend's mum's have got jobs and they're like, I wouldn't say they're rich, but they've got quite a lot of money compared to us'*

The loss of employment also affected how children felt about their mothers work and whether they felt that it was a good thing for them to go back in to work. While they recognised that their families needed more money and it was important to work, they expressed concerns and some uncertainty about whether their mother's should return to work.

Children's perceptions of the difference their mother's employment has made to their lives

The main focus of this article is in children whose mothers are in employment and overall most of these children appeared to have financially benefited from their mother's move into the labour market. Certainly children in the study whose mothers had managed a relatively secure move into employment expressed the belief that they were generally financially more secure. Their accounts of their lives at home and at school revealed a beneficial increase in social activity and improved school engagement. These children expressed a general satisfaction with their present circumstances. Many of the concerns identified by children in relation to their previous experiences on Income Support were eased by the increase in income generated by Tax Credits and wages. This increase in income was acknowledged and appreciated by children – they felt financially 'better off'. In material and economic terms the impact was evident and the picture was very buoyant.

In fact nearly all of the children in the sample felt that they were financially better off when their mothers were in work. They reported more personal spending money in the form of pocket money, either increased or given for the first time. They also experienced an increase in material possessions like bikes, toys and clothes. For some children the increase in income had also meant an improvement in the most basic necessities such as food. Improvements were also seen in the overall tenor of family life. This is Hester (11) relaying her thoughts about how things are better not just for her, but for her mum as well.

Hester: *'I think it's a lot better 'cos there's a lot more money coming in, and it's not just for me and Mike's sake, it's for mum's as well, because at least she can actually feel that she's actually got a bit of money with her and that. As if like she could go and just get some petrol and not have to worry about, Oh God, I won't be able to get gas or I won't be able to get electric or something like that'.*

As well as material improvements, children's social lives were clearly benefiting from increased expenditure on their activities at home and at school. At home, more money in the household allowed access to clubs, cinema and other leisure activities from which they had previously been excluded. Many children had started local sports clubs or were going swimming regularly, whereas previous experiences of activities had tended to be sporadic and irregular for children. However, participation was not generally at a high level. These improvements were from a very low base and in many cases occurred in the absence of any previous engagement. More pocket money had also meant an easing of some of the social tensions around shopping and going into town with friends. Increased income also meant increased access to transport, always a key issue for children, and this had opened up possibilities for shared reciprocal activities with friends, and access to a wider range of social networks and opportunities. Children also reported feeling happier and more secure with their friendships.

Increased social participation was also evident in school where improvements in income had made a significant difference to some children's lives. This difference was mainly evident in children's capacity to go on some trips and buy materials for school. They were also unlikely to be receiving free school meals and this was helpful

to some children as it removed them from the pressures of social stigma and poor service delivery, although perversely less helpful for others as money now had to be found for to pay for their dinners.

A further positive aspect of the their mother's move into employment identified by some children was a rise in social status. For children who have experienced poverty and the dangers of stigma and social exclusion, the increased status of having a parent in paid work provided a welcome boost to their own self-esteem.

Although the evidence indicates an overall increase in financial well-being these improvements must be set within the context of a low start base for many children. It was still early days for many families and initial increases in income had been accompanied by extra spending on treats and gifts for children. It is understandable that in an environment previous characterised by restraint and financial stress, one of the first things a mother may do is treat her children to a long needed holiday, a bike, and so on. We know from other research that extra money coming into low-income households is invariably spent on children (Vegeris and Perry, 2003; Gregg et al, 2005). However, these extra treats may have an enhancing effect on children's initial perceptions of well-being which may not necessarily continue in future years when spending settles.

Mediating factors in how children experience changes in family life linked to employment

As well as improved financial circumstances how children make sense of their mother's move into work and the transformations they feel it has brought for them, and their families is also a critical issue. Exploring the changes in family life that followed employment reveals that children's experiences tended to be mediated by several key factors. These factors included: their age, changes in income and security, changes in family time and family practices, childcare, and their perceptions of maternal well-being. These are not discrete elements but rather overlap and intersect with each other. However, looking at each in more detail reveals the complexity of children's experiences as they expose both positive and negative dimensions of change.

Age

Children's ages at the time their mother's moved into employment were an important mediating factor in how children experienced changes in family life. For older children their mother's employment had brought significant changes in both family and personal responsibilities. These children were likely to be managing their own care, and taking on a more adult role in helping to ensure that family life ran smoothly. In particular where mothers were working long hours or late nights and weekends these children tended to either leave home last in the morning or be home alone in the evening. Time alone without parents is not necessarily problematic for children, it can be quality time and it can also build confidence through trust and responsibility. This was reflected in the older children's accounts which highlighted the positive effects of time away from parental gaze and the freedom to organise their home life as they would like it. For a few older children late hours or night working also meant assuming responsibility and care of their siblings.

For younger children their mother's employment had often meant upheaval and change in family caring practices and the organisation of family time. For most of them this had meant either childcare or being cared for by relatives or older siblings. For those few children who were not in childcare but had mothers working past school hours, time spent alone waiting for mothers to return from work was more challenging. In these days of heightened fears about 'stranger danger' they were often under very strict instructions about locking doors and staying in until their mothers returned.

Changes in income and security

The move into work by mothers had been accompanied with changes in income and potentially increased financial security in families. However, families experienced these changes differently and this was a mediating factor in the degree to which children perceived these changes as positive or negative. There were children in the study who directly linked their increased sense of financial security to employment. These children saw tangible rewards from work – especially at this time in relation to treats - and this enhanced their sense of security.

For those whose mother's had worked previously the link between financial security and employment was already forged and security had only returned when their mother's re-entered the labour market. This is Colin (10) who was glad to return to his families previous lifestyle once his mother was working again.

Colin: *'When me mum started working again, we started getting toys and we were going out again, and the food started to build up again'*

Families on the margins of the labour market or in insecure employment can experience recurrent periods in and out of employment, for children in families such as these fluctuations in income can bring uncertainty and insecurity.

Although many children had clearly felt some benefit from the added income from work, not all children felt more secure. These children, like Clarke (10) had hoped for a greater improvement. Clarke's family never had '*nowt in*' and were struggling to cope financially. Work had held out some prospect of change so he had wanted his mother to work to '*change our life, 'cos we were real poor*'. However, despite the small gains he feels have come from his mother working they are still very disadvantaged. Yes, they are better off than they were '*but all the stuff goes real quick*'. He does not get any pocket money and still lives in a very degraded environment.

There were also children who despite their mother's work were nonetheless significantly concerned about debt and whether the income from work was adequate to sustain them as a family. Children like Karen (13) are wondering why things don't seem to have got better since their mum have been working

Karen: *'Cos she's having to pay the bills all the time now. I don't know why. It's like all the bills are going up and they shouldn't... 'There is more than what there used to be. But I don't think there's enough considering there's three of us... my mum gets paid every two weeks or every month then at the last week we'll be sat there on the last few days going 'mum I'm hungry' but there's nowt to eat and stuff like that.*

For families like Karen's employment has meant that previous debts are reactivated as state support changes and as new expenses are generated, for example in respect of school meals and transport (Millar, forthcoming).

Changes in family time

Temporal changes in family life since employment, and the type and quality of time now possible for children and their mothers, was also a strong mediating factor in how children experienced their mother's work. Children whose mothers worked mainly school hours tended to be some of the most buoyant. In many ways these were the children for whom employment itself was having a minimal impact on their everyday lives. Although it should be noted that many of these children still had concerns about their mother's well being and wished that the financial benefits from work were greater.

However, a significant number of children in the study (27) had mothers who worked full time, nights or irregular hours. Most of these children still identified a number of positive outcomes from their mother's work, such as more money and improved status, but they also reported more negative changes in the length and quality of time they could spend together. Simon's (9) experiences were echoed by other children in his situation, his mother worked a ten hour shift several nights in the week, at these times he stayed overnight with his Nan, but his mother was often tired following work so he feels he has less time with her than before

Simon: *'[work] makes her tired a lot so I have to stay at Nan's in the morning for about three or four hours and leave her for a bit.'*

Irregular hours were not necessarily problematic for children, it depended very much on the quality of child care and after school care that children were experiencing, and how well families were able to manage work and care. For children like Hussein (8) this meant increased and positive involvement with their extended families, especially grandparents and in some cases with their non-resident fathers. However, these benefits were invariably gained at the expense of spending time with their mothers.

Hussein: *'Now it's like she's taken so much time and she never gets to spend time with us because on the weekends we're at our dad's. Only on holidays does she get to spend time with us. Even when we're on holidays sometimes she's at work'*

Children's concerns about time can generate ambivalence about work. They make the link between work and improved income but they may miss the time that they used to spend with their mothers.

Changes in family practices

One of the outcomes of having a working mother in a lone-parent family tended to be a change in family practices such as housework and caring and this had resulted in an increase in household responsibilities for children. In general children and parents are involved in a constant negotiation about responsibilities and duties within the home (Such and Walker, 2004). These children are no different, although their motivations

for undertaking such a range of responsibilities may be closely linked to their familial and financial circumstances.

Children's contributions to sustaining work and care occurred in several ways. First, domestic chores; almost all of the children in the study were involved in everyday family practices, like housework, cleaning and tidying, children were also doing laundry and cooking both for themselves and for their families. Previous research using time-use surveys have shown that children in lone-parent households are more likely than other children to be undertaking housework to help their mothers (see Miller, 2005). Most of the children in the study identified new responsibilities generated by the onset of their mother's work; so even where children had previously helped out at home the level of help had increased.

Children were also engaged in family caring practices. In the absence of formal childcare several children were caring for younger siblings whilst their mothers were at work. For some families caring for younger siblings was a vital component in the work project. In other cases children were carers on a more irregular basis, making sure that their mothers had time off and a break from responsibilities and care of young children when they were not at work.

Childcare

Another mediating factor in children's lives was their experiences of childcare. Many mothers in the sample had arranged their work so that they were employed mainly during school hours reducing the need to draw on childcare. However, for other families successful out of school arrangements were a key element in ensuring that work was sustainable. The challenge for mothers of finding and managing appropriate after school care for their children is considerable (Skinner, 2003; Bell et al 2005). In families where mothers worked evenings or nights children were regularly spending nights away from home often at grandparents. Informal care provided by friends, relatives and grandparents plays a central role in many parent's strategies for managing work and childcare (Land, 2002; Wheelock and Jones, 2002). Although this can work well for children there were signs that it can also severely disrupt their social time with neighbourhood friends.

For families who did not use informal care the type and quality of childcare available to children was problematic. Younger children in the study were attending a range of different childcare provision, from childminders to After-school clubs and Breakfast Clubs. When this worked well it proved an ideal opportunity for children to meet new friends and widen social networks, adding another social dimension to their lives. However, most children experiencing formal out of school care were unhappy with it, indicating that it was often inappropriate, and unsuitable. Their concerns coalesced around poor service provision, badly mixed age groups and a lack of stimulation resulting in boredom.

Despite the importance of schools for childcare provision After-school Clubs and Breakfast Clubs generally had a poor image amongst children in the sample. Breakfast Clubs in particular were seen as highly stigmatised and undesirable '*Breakfast Club is for scabs*' was one response, although several children appreciated the provision of food at school in the mornings. Dislike of After-school and Breakfast

Clubs was particular apparent amongst children who were not attending and whose mothers were working school hours.

As other studies have shown families trying to manage potentially conflicting demands of work and care are often engaged in a complex balancing act, trying to ensure adequate childcare coverage across a range of formal and informal care settings (Skinner, 2003, Bell et al, 2005). Similarly for this study some children were involved in dense schedules of childcare, moving between a range of formal and informal childcare settings during the week, and this presented considerable spatial, social and temporal challenges for them. There were also signs that being closely tied into complex care arrangements which structured children's lives could at times conflict with other arrangements such as contact time with non-resident fathers, causing tension between children and their fathers.

Maternal well-being

As well as changes in their own lives children were very aware of the changes employment had brought to their mother's lives. There were several children who were very positive about the impact of work on their mother's well-being, saying they felt good about their mother working and were confident that their mothers were also gaining by the experience. These children tended to have mothers who were working school hours and, as we have seen above, this was a significant mediating factor in children's responses to their mother's work. For most of the children in the study however, there was considerable unease about whether their mothers were suffering in some way. This created some dissonance for children between their perceptions of financial advantage for themselves and their families and their concerns about the physical and emotional costs of managing employment for their mothers. Even some of the children who were happiest with the changes in their financial wellbeing expressed anxiety about their mothers' welfare. Children's disquiet about work ranged from concerns about their mothers being tired, depressed and stressed to worries about poor physical and emotional health, bullying and safety at work.

How children negotiated and managed changes in their lives

Having endured periods of poverty and disadvantage when their mothers were out of the labour market it was evident that many of the children had strong incentives to try and sustain their families in their new 'project of work'. To do so they were engaged in a complex range of caring and coping strategies that endeavoured to ease some of the pressures and tensions that low-income working life could generate in their family lives. These strategies are largely concealed and easily go unnoticed and unacknowledged, yet they can have far reaching implications for children's lives and well-being. An exploration of these strategies reveals children to be active moral agents and skilful practitioners of family life. Three types of strategies in particular stand out in children's accounts: first, assuming extra responsibilities, second, moderating and policing needs and third, accepting and tolerating adverse situations. Each of these strategies is explored further below:

First, attempts by children to sustain their mothers in work by taking on extra responsibilities. In this, they were mindful of the pressures work could place on their mothers, so where possible children were trying to share the burdens of coping with work and caring responsibilities. Therefore, whilst increased housework, self care and sibling care could be burdensome and often interfered with children's own social

lives, in general these extra tasks were assumed willingly. Children saw them as an integral part of maintaining their mothers in work. At times, children were also engaged in providing considerable emotional support for their mothers. In the absence of another adult partner, they assumed the role of confidant supporting their mothers when they were tired or stressed. This was especially the case for some of the girls in the study (Ridge, forthcoming). Children's concerns about their mothers may reflect the intensity of reciprocal caring relationships that can develop within lone-parent households, and of course the double shift of work and care that many working lone mothers will be undertaking. Whatever the reason, as children pointed out, their mothers' well being was vital for ensuring overall family welfare, and they were playing their part in trying to ensure that their mothers could cope.

The second strategy evident from children's accounts was the moderation and policing of their own needs and desires. This was a key strategy for children trying to cope with continuing feelings of financial insecurity. This was particularly the case for children whose mothers were no longer working, or where bills remained ever present and pressing. In general, children in the study had an acute sense of the financial situation in their families. From their own experiences, they had become experts in the cost of essentials like food, petrol, electricity and gas. These everyday knowledges, ordinarily the preserve of adults, shaped their perceptions of family well-being. Many children like Courtney(15) were living in households that had previously cut down on food, clothes and other social activities. Here she explains how she tries to manage her needs without asking her mum for extra:

Courtney: 'Well, I don't like asking Mum for money that much so I try not to. Just don't really ask about it... 'It's not that I'm scared it's just that I feel bad for wanting it. I don't know, sounds stupid, but, like, sometimes I save up my school dinner money and I don't eat at school and then I can save it up and have more money. Don't tell her that!'

Hiding or coping quietly with illness was another way in which children managed their needs. This was evident in the narratives of several children who had clearly weighed up the economic consequences for their families of their mothers losing a day's pay to look after them if they were away from school. Therefore if they were ill they tried to continue at school. This was a manifestation not necessarily of pressures from mothers to attend but of children's own financial strategies and rationalisations. The connection had been made between time off and money.

The third strategy apparent in children's accounts was one of acceptance and tolerance. There had been many changes in children's lives following their mothers' move into employment, including changes in the type and quality of time they could share together and the ways in which they were cared for before and after school. The role that children play in making parental employment work is often overlooked in policy, but it is a significant factor in whether or not families can sustain work. If children dislike their childcare, or become vocal and distressed by changes in family life brought about by work then the project of work can falter. Faced with the spectre of a return to their previous financial state if their mothers had to leave work many of the children in this study had clearly accepted and tolerated considerable change in their lives. These changes were often disruptive and at times problematic for children, especially for children who were enduring childcare that was unsuitable and boring.

What would happen if your mum left work?

To understand why some of these children might be tolerating some of these hidden costs of employment we need to explore children's reflections on what would happen if their mothers stopped work. In their responses to this question children indicated a heightened concern about their security and their futures. Many linked job loss with the return of previous experiences of poverty and disadvantage. Feeling that the lifestyle improvements they had gained since employment would begin to unravel, as there would be less money, less food, and clothes, and reduced or curtailed activities and outings. This is Alfie (12) talking about what his life would be like if his mother stopped work:

Alfie: 'Same as it was before like, we wouldn't be able to go out as much as we do now. Won't be able to go down my gran's, go up my auntie's as much, won't be able to take me to football as much, because of the money and petrol. She'll lose the car'.

Some children were fearful of the return of financial pressures, we 'would fall into a black pit of debt' was one response. Others felt that their mothers would be unable to meet bills or pay housing costs and even that they may have to leave their homes. Jason (10) had seen real changes in his situation since his mother was working, and his previous difficulties with transport, clothes, social events and holidays had all eased. However, the thought of his mother leaving work was daunting.

Jason: we'd have to move out of t'house because of t'bills an' everythin' an' payin' for gas 'n car.

The prospect of a return to their previous financial status was an intimidating one for many of the children in the study. Children who move from disadvantage to increased social and financial well being may well feel that they now have more to lose, and therefore are particularly threatened by the thought of a return to their previous lower income status.

Implications for policy

These findings have implications for policy, not least in relation to the quality of social and economic support that lone mothers and their children are given. It is evident from the findings that policies to encourage lone mothers into employment may well be one way of addressing some elements of childhood poverty. Certainly when the move into employment is made successfully and mothers enter stable, relatively well-paid employment children gain from the increase in family income and there is also a concomitant improvement in their social participation and material well-being. However, many of the mothers in the study entered insecure labour markets, where pay was poor and job security was uncertain. Children in these families found that the changes for themselves, their mothers and their families as a whole, were more problematic and there were signs that this was taking a toll on children and their sense of well-being. Children's insecurities reflect the labour market their mothers are in. Therefore the type and quality of work available to mothers, and the stability of the labour markets they are encouraged to enter, must be a key consideration if policies seeking to promote employment for lone mothers are to produce security and long term well-being for their children.

For children whose mothers had left work the situation was very different. These children - after a brief period of enhanced income from work - found themselves returned to the deprivations and insecurities of life on Income Support. Evidence from this study indicates that children find this backward and downward move particularly hard, and are left with a sense of loss and anxiety, including in some cases uncertainty about the value of work. A key principle of Child Tax Credits is to provide support for children regardless of their parents' employment status (Millar, 2001). For children in low-income working households Working Tax Credits and (where paid) Child Support³ are received in addition to the Child Tax Credit to provide a valuable boost to the income coming in to their households. However, for children in workless households receiving Income Support the value and principle of Child Tax Credit is undermined by the failure of government to increase adult rates of Income Support (Preston, 2005). This means that notion of a secure income for children regardless of parental work status through Child Tax Credits is diluted, as support for children cannot be separated out in families from support for their parents. Thus, while paid employment continues to be disproportionately rewarded in relation to the unpaid caring work of mothers then the downward move from work to unemployment and Income Support is a particularly damaging one for children. Adelman and Middleton (2003) show that some of the very poorest children live, not in families long-term on Income Support, but in families where there is frequent movement into and out of low-paid work. Overall levels of Income Support for families needs to be raised to ensure secure moves in and out of work. As we have seen from this study - and in previous research with children - current levels of Income Support do not provide sufficient financial assistance to enable children to sustain adequate economic and social well-being.

A key issue for many children in the study was the type and quality of childcare available for them. Where childcare worked for children it was a valuable social experience, but for most of the children who had to use it childcare was an area of dissatisfaction and concern. Provision of appropriate childcare for children before and after school is a vital component of the government's childcare strategy (Strategy Unit, 2002). But, for children in the study much of their childcare provision was unsuitable and inappropriate. Some types of care, particularly After School Clubs and Breakfast Clubs were also seen as highly stigmatised. Furthermore, antipathy towards such provision by children who did not attend because their mothers were working school hours may well have an affect on any future attempts by mothers to increase their working hours beyond the school day. To address these concerns the type and quality of childcare available for low-income families must be of the highest standard. However, it is essential for research and policy to begin to understand what good quality, stimulating childcare would mean from a child's perspective. To do this a more child-centred approach to childcare is required, one which would allow the experiences and concerns of children themselves to inform childcare provision and practice.

What is often overlooked in policy and research is the impact, intended or unintended, that wider policies can make on children's lives. We have seen how children try to

³ Families receiving Child Support are entitled to keep the full amount when working but at present still have the full amount deducted from their Income Support payment when they are not working.

manage change and uncertainty in their lives by taking on extra responsibilities, moderating their needs and accepting situations that are problematic for them. They were still fearful of the possibility of a return poverty, and this is apparent in their concerns about the possible ending of their mothers' employment. Sustaining the 'project of work' within their families appeared to be an imperative for many children, and their apparent willingness to accept negative aspects of work including unsuitable childcare and undesirable changes in family time and caring practices may well be a manifestation of their fears about a return to poverty. This presents a challenge to policy when children themselves for a variety of reasons may be absorbing the negative costs of welfare-to work policies directed at lone mothers.

Finally, family is a group enterprise and within each family individual members will have key roles to play in managing and sustaining collective endeavours. The children in this study are creative and resourceful social actors, and their discourses of continuity and change give us a valuable insight into the contributions that children make to producing and reproducing low-income working family life. Here the focus has been on children in lone-mother households, and the study reveals both negative and positive aspects of employment. Of particular value is the evidence from children about the ways in which they are active in negotiating and coping with the demands of working family life. However, there is still a dearth of research into how children in general, especially children in two parent households, might experience their parents' employment and negotiate the challenges of working family life. This is an important task for future research. Only with a greater understanding and sensitivity to the complexities of family life and the ways in which policies may play out in children's lives, will better more informed policies be developed which can start to meet the needs of all children in working families.

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